

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED
9/30/21 3:23 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

PAUL YEANY, III, and
NICOLE YEANY,
Debtors

Case No. 21-10293-TPA

Chapter 7

Related to Doc. Nos. 26, 30, 34

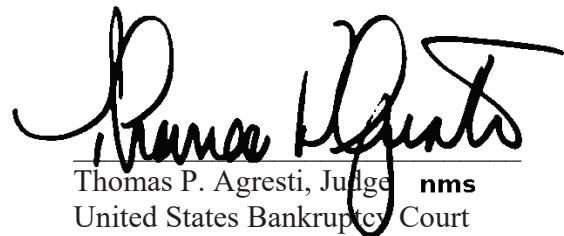
ORDER

The Debtors are seeking approval of a Reaffirmation Agreement with Ally Bank to reaffirm \$52,750.04 at 7.84% interest on a 2019 Dodge Ram 1500 truck, resulting in monthly payments of \$925.54. *See, Doc. No. 26.* The Court entered an Order requiring the Debtors to supplement the Reaffirmation Agreement because it found a presumption of undue hardship. The Debtors have now filed Amended Schedules I and J showing a substantial increase in their monthly income and a substantial reduction in their monthly expenses. This is further explained to the satisfaction of the Court in the *Debtor's Narrative Statement in Support of Reaffirmation Agreement* that was filed at Doc. No. 34. The Court now finds that the presumption of undue hardship that previously existed has been rebutted and overcome, and that the Reaffirmation Agreement should be approved.

AND NOW, this *30th* day of *September, 2021*, it is ***ORDERED, ADJUDGED*** and
DECREED that,

(1) The Reaffirmation Agreement between the Debtors and Ally Bank as set forth at Doc. No. 26 is **APPROVED**.

(2) The hearing on the Reaffirmation Agreement previously scheduled for October 7, 2021 is **CANCELLED**.



Thomas P. Agresti, Judge **nms**
United States Bankruptcy Court

Case administrator to serve:

Mark Aaron, Esq.

Tamera Ochs Rothschild, Esq.

Debtors

Ally Bank, c/o AIS Portfolio Services, L.P., 4515 N. Santa Fe Ave., Oklahoma City, OK 73118

In re:
Paul Yeany, III
Nicole Yeany
Debtors

Case No. 21-10293-TPA
Chapter 7

District/off: 0315-1
Date Rcvd: Sep 30, 2021

User: aala
Form ID: pdf900

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Paul Yeany, III, Nicole Yeany, 12355 Route 208, Shippensburg, PA 16254-2017

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Sep 30 2021 23:47:14	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2021 at the address(es) listed below:

Name	Email Address
Garry Alan Masterson	on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmllawgroup.com
Mark Todd Aaron	on behalf of Joint Debtor Nicole Yeany aaron.markr100443@notify.bestcase.com

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Date Recd: Sep 30, 2021

Form ID: pdf900

Total Noticed: 2

Mark Todd Aaron

on behalf of Debtor Paul Yeany III aaron.markr100443@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert P. Sheils, III

on behalf of Creditor Community Bank N.A. rsheilsIII@sheilslaw.com

Tamera Ochs Rothschild

trothschild@gmx.com pa70@ecfcbis.com

TOTAL: 7